

## IMPORTANT INFORMATION FOR YOU TO CONSIDER

Our program is not right for all individuals, and you may ask us to provide information about bankruptcy and other ways to deal with your debts.

Nonpayment of your debts under our program may:

Hurt your credit rating or credit scores;

Lead your creditors to increase finance and other charges; and

Lead your creditors to undertake activity, including lawsuits, to collect the debts.

Reduction of debt under our program may result in taxable income to you, even though you will not actually receive any money.

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Name and business address of provider